

# ALPS Road Rescue European Policy Summary

This policy summary is an important document and contains a summary of the roadside assistance cover afforded to You under Your Policy, which you should read. It does not detail the full terms and conditions of the cover, which can be found in the Policy.

## INSURER

The insurer of this policy is Europ Assistance Insurance Limited. Benefits and services under this policy are provided by Europ Assistance Holdings Limited

## TYPE OF INSURANCE AND COVER

This Policy is a vehicle based policy which means that it is the Vehicle (and its driver and occupants) which is entitled to the level of cover shown below at the time of a Breakdown.

European Motoring Assistance

## SIGNIFICANT FEATURES AND BENEFITS

This section outlines the main features and benefits of cover:

European Motoring Assistance

In the event of a Breakdown of Your Vehicle on its way to a destination abroad, or whilst abroad, Your Vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.

## SIGNIFICANT AND UNUSUAL EXCLUSIONS, LIMITATIONS OR CONDITIONS

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions to Your cover on and the vehicle specifications to which cover is applicable.

Service while abroad
Benefit Roadside assistance Limitation Repair at the roadside or recovery to the nearest garage capable of performing repairs
Benefit Spare parts dispatch
Benefit Additional accommodation expenses Limitation £30 per person per day

Benefit Journey continuation or return home Limitation Maximum of 14 days car hire or second class rail fare
Benefit Replacement driver
Benefit Vehicle break-in, emergency repair
Benefit Accidental damage to or loss of tent Limitation £30 per person per day
Benefit Urgent message relay service
Benefit Vehicle repatriation to United Kingdom Limitation Limited to the value of the vehicle being UK Glass's guide.
Benefit Customs claims indemnity

Service after return home
Benefit Collection of vehicle left abroad for repair Limitation £600

There is an overall policy limit of £2500 applied to this policy.

## DURATION OF POLICY

Subject to Your rights to cancel, the Policy will remain in force for 12 months from the date of inception of this Policy.

## YOUR RIGHT TO CANCEL

You have the right to cancel your Policy of insurance within 14 days of the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

## MAKING A CLAIM UNDER YOUR POLICY

In the event of a motor breakdown emergency please phone **0800 358 6090** within the UK, or: **00 44 1444 442 418** from abroad.

## IF YOU HAVE A COMPLAINT

If You are unhappy with Our service, please tell Us so that We can try to put it right. Should ALPS and/or Europ Assistance Insurance Limited and/or Europ Assistance Holdings

Limited be unable to resolve Your complaint satisfactorily, You may be able to refer Your complaint to the Financial Ombudsman Service. Further details are contained in Your Policy document.

Financial Services Compensation Scheme (FSCS)

Europ Assistance Insurance Limited and Europ Assistance Holdings Limited are covered by the FSCS. You may be entitled to compensation from the FSCS, if Europ Assistance Insurance Limited and/or Europ Assistance Holdings Limited are unable to meet their obligations. General Insurance and insurance advising and arranging are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

## STATUS DISCLOSURE WORDING

### DETAILS OF POLICY PROVIDERS

Certain of the benefits and services provided under Your Policy are insurance products as defined under the Financial Services and Markets Act 2000. Such benefits and services are provided by Europ Assistance Insurance Limited, company registration number 1708613, whose registered office is at Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN and/or Europ Assistance Holdings Limited, company registration number 0758979, of the same address. Europ Assistance Insurance Limited and Europ Assistance Holdings Limited are both authorised and regulated by the Financial Services Authority. Europ Assistance Insurance Limited firm's reference number is 202846. Europ Assistance Holdings Limited firm's reference number is 311883.

Auto Legal Protection Services Limited (ALPS) is the Agent acting on behalf of the Insurers Administrator. ALPS Registered Number: 3676991 and Registered Address The Post House, Mill Street, Congleton, CW12 1AB, ALPS is Authorised and Regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

ALPS firm's reference number is 300906.

Authorisation can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

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